

Application number: 09/628098

Art Unit: 3624

Applicant: Khai Hee Kwan

Examiner: Thu Thao Havan.

Title: Computer System and Method for online display, negotiation and management of loan syndication over computer network.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Virginia 22313-1450

Sir/Madam:

Response to Action Letter mailed Oct 5 2006

1. As per above action letter, Claims 1-6,8, 21-26, 28-31 AND 33-26 are rejected under 35 USC 103(a) as being unpatentable over Herschkorn (US Pat 6691094) in view of Cornelius (US Pat 7069234).

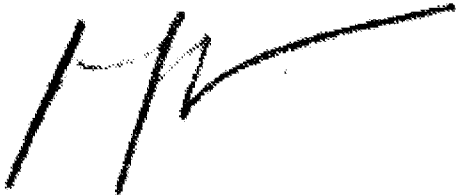
2. The applicant respectfully traverses said rejections and ask the examiner to consider our responses as follows :

Claims starts from pg 2 to 10

Remarks starts from pg 11 to 23

Total Claims remained at 21 as previously.

Yours truly,



Khai H Kwan

Customer Num 023336

25 Dec 2006